



Ultimate Protector

Affordable comprehensive endowment policy with life cover

What Matters to You, Matters to Us

Together we can 

Customer Care Contact Details

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Momentum
Metropolitan



METROPOLITAN



Ultimate Protector is a recurring premium with- cover insurance package that provide cover for; *Immediate family, Parents, Parents in law and Extended family members.*

The sum assured is payable on the death of the life insured, provide this happens before the benefit term of the policy expires.

The contract premium can increase at AIM of 0%, 5%, 10% and 15% per year. The entire increase to the premium will be allocated the Savings Account to boost your investment fund.

Investment Term:

- Minimum 9 years
- Maximum 47 years

Entry Ages:

Minimum and Maximum entry ages depend on the category of life:

	Minimum	Maximum
Main life insured	18	56
Spouse	18	56
Children	0	24
Parents	18	74
Extended family	0	74

Compulsory Benefits for the Main Life Insured:

	Benefits	Montly Premium
Life Cover	15 000	41



Accidental Death	30 0000	17
Permanently Disability	30 000	17
Main Hospital	250	14
Savings	-	11
Total		100

Life Cover Benefit: If any life assured dies as the result of an illness, the amount payable will be the basic sum assured together with balance of the investment account. Six (6) months waiting period is applicable if death occurs due to natural causes.

Accidental Death: Only one accidental death claim of N\$30 000 will become payable. The selected death cover will be payable separately, the policy will terminate, and all benefits cancelled when a claim arises under this benefit.

Permanent Disability: When a person is unable to work due to injuries or sickness, or when they may never be able to work again. The benefit will become payable, the policy will terminate, and all benefits cancelled when a claim arises under this benefit.

Hospital Benefit: The benefit of N\$ 250 per day will be paid for every day that the life assured spends in hospital (Excluding Psychotherapeutic and Rehabilitation Centres and Conditions), after a waiting period of three (3) days. The maximum payment period is twenty-one (21) days per occurrence after the waiting period.

Optional Benefits:

	Monthly Premium	Benefit
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Additional Life Cover: Policy holder	80	40 000
Additional Life Cover: Policy holder	90	50 000
Additional Life Cover: Policy holder	100	60 000
Additional Life Cover: Policy holder	110	70 000
Additional Life Cover: Policy holder	120	80 000
Additional Life Cover: Policy holder	130	90 000
Funeral Benefit: Spouse	25	15 000
Funeral Benefit: Child	- 6 - 8 - 10	- 4 000 - 6 000 - 8 000
Funeral Benefit: Parent & Extended family	15 per 1 000	1 000 - 12 000
Hospital Benefit: Spouse	15	250 per day
Hospital Benefit: Child	10 per child	250 per day



Maternity/ Birth of child benefit	- 30	- 1 000
	- 60	- 2 000
	- 90	- 3 000
	- 120	- 4 000
Retrench- ment benefit for policyhold- er	- 20	- 2 000
	- 30	- 4 000
	- 40	- 6 000
Optional investment benefit		11 - no maximum

Waiting Period:

Death due to natural causes, policyholder, spouse & Children	6 Months
Death due to natural causes, Parents, Extended Family	6 Months
Suicide	2 Years
Hospital Benefit	After 3 days in hospital
Accidental Death	Receipt of First Premium
Birth of Child/Maternity Benefit	9 Months
Retrenchment Benefit	6 Months

Claims:

A written six (6) months notice of any of the following claims is required: *Death, Disability, Hospital, Maternity, Retrenchment, Maturity and Partial/Surrender.*



For more information, please contact:

Windhoek	0612973100 / 3104
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Gobabis	062563537 / 8 / 9
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Swakopmund	064403756
Luderitz	063203670
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Otjiwarongo	067303277 / 307731
Ondangwa	065281738
Oshakati	065229220 / 224537
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